

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: CHERYL BRYANT TORRES

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Case No.: 09-27857

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/30/2009.
- 2) This case was confirmed on 11/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/27/2010.
- 5) The case was dismissed on 02/24/2010.
- 6) Number of months from filing to the last payment: 4
- 7) Number of months case was pending: 9
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 21,800.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 5,024.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 5,024.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 356.70
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 356.70

Attorney fees paid and disclosed by debtor \$ 1,170.48

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CHRYSLER FINANCIAL S	SECURED	10.00	26,691.62	.00	.00	.00
CHRYSLER FINANCIAL S	UNSECURED	12,706.00	NA	NA	.00	.00
CITIMORTGAGE INC	SECURED	99,565.00	99,959.51	4,667.30	4,667.30	.00
CITIMORTGAGE INC	SECURED	4,356.00	5,623.72	4,356.00	.00	.00
AT & T	UNSECURED	141.00	NA	NA	.00	.00
AT&T	OTHER	.00	NA	NA	.00	.00
ADT	UNSECURED	1,438.45	NA	NA	.00	.00
ADT SECURITY SERV	OTHER	.00	NA	NA	.00	.00
AMERICAS FINANCIAL S	UNSECURED	893.07	742.92	742.92	.00	.00
AMERICAN EXPRESS	UNSECURED	3,693.00	NA	NA	.00	.00
CASH YES	UNSECURED	500.00	NA	NA	.00	.00
FINGERHUT DIRECT MAR	UNSECURED	851.00	907.07	907.07	.00	.00
FINGERHUT	OTHER	.00	NA	NA	.00	.00
CITY OF MARKHAM	UNSECURED	120.66	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	213.43	NA	NA	.00	.00
ENCORE RECEIVABLE MA	UNSECURED	634.00	NA	NA	.00	.00
GEMB/CARE CREDIT	OTHER	.00	NA	NA	.00	.00
FINGERHUT	UNSECURED	851.03	NA	NA	.00	.00
CR EVERGREEN	UNSECURED	541.00	769.89	769.89	.00	.00
GREGORY EMERGENCY PH	UNSECURED	176.00	NA	NA	.00	.00
GREGORY EMERGENCY PH	UNSECURED	155.00	NA	NA	.00	.00
GREGORY EMERGENCY PH	OTHER	.00	NA	NA	.00	.00
GREGORY EMERGENCY PH	UNSECURED	176.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NCO-MEDCLR	OTHER	.00	NA	NA	.00	.00
GREGORY EMERGENCY PH	UNSECURED	155.00	NA	NA	.00	.00
GREGORY EMERGENCY PH	UNSECURED	45.00	NA	NA	.00	.00
ILLINOIS BARIATRIC C	UNSECURED	225.00	NA	NA	.00	.00
MIDNIGHT VELVET	UNSECURED	289.40	329.50	329.50	.00	.00
NICOR GAS	UNSECURED	479.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	448.45	298.81	298.81	.00	.00
PRONGER SMITH MEDICA	UNSECURED	498.96	498.96	498.96	.00	.00
SHERWIN WILLIAMS CU	UNSECURED	1,408.00	NA	NA	.00	.00
SHERWIN WILLIAMS CU	UNSECURED	81.00	NA	NA	.00	.00
SPRINT NEXTEL	UNSECURED	415.17	377.75	377.75	.00	.00
PAYDAY LOANS STORE O	UNSECURED	2,325.16	NA	NA	.00	.00
TITLE LOAN	UNSECURED	924.00	NA	NA	.00	.00
THE RECOVERY SERVICE	UNSECURED	500.00	NA	NA	.00	.00
UNITED COMPUURED	UNSECURED	410.00	NA	NA	.00	.00
CHRYSLER FINANCIAL	OTHER	.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	4,667.30	4,667.30	.00
Mortgage Arrearage	4,356.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	9,023.30	4,667.30	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	3,924.90	.00	.00

Disbursements:

Expenses of Administration	\$ 356.70	
Disbursements to Creditors	\$ 4,667.30	
TOTAL DISBURSEMENTS:		\$ 5,024.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/06/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.